

# ACS Newsletter

ACS Newsletter June 2010

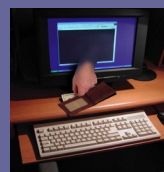
Greetings from the officers and staff of ACS!

This issue of the ACS Newsletter contains several timely and pertinent articles that we hope you will find useful and informative. With over 300,000 Americans living or traveling in the Philippines at any given time, it is very common for us to receive phone calls, asking for medical assistance. It often comes as a shock to people who need local medical care that the U.S. government does not pay their doctor and hospital expenses or that the Social Security Medicare Program does not provide coverage for hospital or medical costs outside the United States. You can read more about obtaining medical insurance and seeking medical treatment in the enclosed article, Expect the Unexpected.

The increasing popularity and availability of the Internet has created a truly connected global network of friends and businesses. However, just as there are scams and criminals in the real world, there are also those who ply their trade in the virtual world, and they are becoming increasingly sophisticated. To avoid being a victim, be as aware of your surroundings in cyberspace as you are walking the city streets. The article, Internet Pal in Trouble?, contains information about some of the more common scenarios reported to the Embassy.

This newsletter also contains updated information and tips on various topics that we hope will help you not only while you are here in the Philippines but also on the flight home to America.

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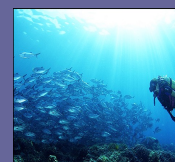


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# Internet Pal in Trouble?

The Department of State encourages all Americans citizens to be vigilant against the potential for email financial scams.

The Consular Affairs Bureau receives daily calls about international scams involving Internet dating, inheritance, work permits, overpayment, and money-laundering. Many scams are initiated through the Internet; victims range in age from 18 to 81 and come from all socio-economic backgrounds.

While such confidence schemes have long existed, the advent of the Internet has greatly increased their prevalence. Individual Americans have lost considerable money on these scams, ranging from a few hundred dollars to hundreds of thousands of dollars.

All types of advance-fee scams have one point in common – the targeted person is led to believe that he or she has a chance to attain something of very great personal value (financial reward, a romantic relationship, etc.) in return for a small up-front monetary outlay. As a general rule, if it sounds too good to be true, it probably is.

We hear about many Internet scams at the U.S. Embassy in Manila every year. Some common signs of an Internet financial scam:

- The con artist and victim met online, often through a dating or employment website, and may never have met in person.
- Photographs of the scammer show a very attractive person, and appear to have been taken at a professional modeling agency or photo studio.
- The scammer's luck is incredibly bad – he/she is in a car crash, or arrested, or mugged, or beaten, or hospitalized. Close family members are dead or unable to assist. Sometimes the scammer claims to have a young child overseas who is ill or hospitalized.
- The scammer claims to have been born and raised in the United States, but uses poor grammar and spelling indicative of a non-native English speaker.
- The scammer asks for money to get out of a bad situation or to provide a service. Although the scammer may claim to be in the Philippines, s/he may ask that the money be sent to an account in another country.

## Some common scenarios include:

**Hacked emails/social networking sites:** The scammers hack into email addresses and social networking sites, then contact everyone listed in the victim's contacts, address book, etc., asking for money.

For more information, see the Department of State's travel information website at <http://travel.state.gov>.

## Examples of the phrasing, poor spelling, grammar, and punctuation used in these messages include:

- How are you Today? I hope you get this on time. Am sorry i did not inform you about my travelling to the Philip-pines for a program. I can barely think or type straight at this moment. Something really terrible is happening to me right now and I will be needing Your Urgent favour, I hope you come to my aid.
- I'm sorry for this odd request because it might get to you too urgent but it's because of the situation of things right now, I'm stuck in Manila, the Philippines right now, i came down here on vacation , i was robbed, worse of it is that bags, cash and cards and my cell phone were stolen at GUN POINT, so i only have access to my email, i need help flying back home, the authorities are not being 100% supportive but the good thing is i still have my passport but don't have enough money to sort the bills and get my flight ticket back home, please i need you to loan me some money, i promise to refund it as soon as I'm back home, you can get it to me through western union.
- **Adoption scams:** Such scams are becoming increasingly common. Americans should be very cautious about sending money or traveling abroad to adopt a child from an orphanage they have only heard about through emails or online. For more information on common adoption scams, see the website of the U.S. Embassy in Yaounde, Cameroon, at [http://yaounde.usembassy.gov/scams\\_warning.html](http://yaounde.usembassy.gov/scams_warning.html).
- **Friend/loved one/colleague being detained:** In some cases, those attempting to deceive you may claim to be calling from a U.S. Embassy, where they say your partner, business associate, or friend is being detained pending payment of some type of fee. U.S. embassies do NOT detain people. In other cases, your Internet friend will claim to need a BTA (basic travel allowance), or travel money, or a travel allowance, to be able to travel to the United States. There is no such requirement under U.S. law.

*Continued on page 3*

# DNA Testing



In order to qualify for many consular benefits such as visas, passports and Consular Reports of Birth Abroad the establishment of a biological relationship is often a necessity required by law. In some instances the lack of reliable evidence to demonstrate one's identity, maternity and or paternity can make it difficult for an applicant to establish eligibility for a desired benefit.

In some instances applicants may wish to submit DNA evidence in addition to civil documents in an effort to provide additional evidence as to their eligibility. DNA testing is voluntary. The individual being tested must consent to the testing and the identity of the individual being tested must be verified and confirmed at the time of sample collection.

DNA testing is the most accurate and widely available technology to test a biological relationship. The specimen collection technique for DNA testing at U.S. Embassy Manila is by

buccal (cheek or mouth cavity) swab. Cheek swabs are preferred over blood samples because they are easier to collect, non-invasive, painless and easier to ship. Though advanced, DNA results are only accurate if strict standards are followed for every sample collected.

All DNA testing for visa or citizenship purposes must be processed by a lab that is accredited by the American Association of Blood Banks (AABB). The petitioner or applying parent must select an AABB-accredited laboratory, contact the lab directly and make the necessary arrangements including payment for conducting the genetic test.

Under no circumstances should petitioners, including those in the United States, directly receive test kits for themselves or the beneficiaries. The AABB laboratory selected by the petitioner will send the test kit directly to the U.S. Embassy. Upon receipt of the test kit, St. Luke's hospital will contact

the beneficiary to set up an appointment for DNA sample collection.

All DNA collections must take place at the Embassy and not at the panel physician's office or other lab facility. St. Luke's Hospital lab personnel will be present to take the DNA samples of each beneficiary. Payment for the collection must be made to St. Luke's prior to any collection to be conducted at the Embassy. When test results are received, the U.S. Embassy will contact the beneficiary in order to continue processing case.



## Internet Pal in Trouble?



*Continued from page 2*

And we receive emails every single day from Americans conned out of money by fraudsters falsely claiming a Philippine hospital or medical center is holding someone's passport and demanding upfront payment for emergency treatment. Similar scams claim that a Philippine hotel is holding an American hostage for non-payment of bills.

If you feel you have been a victim of an Internet scam, please consult the publications found on this link ([http://travel.state.gov/travel/cis\\_pa\\_tw/financial\\_scams/financial\\_scams\\_3155.html](http://travel.state.gov/travel/cis_pa_tw/financial_scams/financial_scams_3155.html)) for help and send all reports of Internet fraud directly to the Internet Crime Complaint Center at <http://www.ic3.gov/default.aspx>. If the scam originated through a particular website, notify also the administrators of that website. When it becomes apparent you are the victim of a scam, it is best to end all communications with the scam artist, rather than attempt resolution. It is extremely rare for victims to recover lost money. If you feel threatened in any way, you should report your situation to the local police.



## TSA GUIDANCE FOR PASSENGERS ON NEW SECURITY MEASURES FOR INTERNATIONAL FLIGHTS TO THE U.S.



### Q. What changes can the traveling public expect? What can passengers traveling on flights to the U.S. from international destinations expect?

A. On any given day, passengers traveling on flights to the U.S. from international destinations may notice enhanced, random security measures throughout the passenger check-in and boarding process. Aviation security is a shared responsibility and countries around the world are working together to increase the safety of air travel. Passengers traveling on flights to the U.S. from international last point of departure destinations are likely to notice enhanced measures including the increased use of the technology and processes such as explosives trace detection, canine teams, advanced imaging technology, and behavior detection among other measures.

For security reasons, the specific details of the directives are not public.

### Q. Which countries are affected by the new directives?

A. The security measures apply to all passengers on international flights flying directly to the U.S. worldwide.

### Q. Do passengers need to do anything differently to prepare for checkpoint security procedures? Has anything changed in terms of what passengers can bring in their carry-on or checked bags?

A. At this time, security checkpoint requirements for passengers departing

U.S. airports remain the same. Passengers do not need to do anything differently but they may notice enhanced security measures at international airports.

### Q. Should passengers plan to arrive at airports earlier than normal?

A. Passengers may want to allow additional time to get through security on U.S. bound international flights. These times may vary by airport - check in with your airport or carrier.

### Q. How long will the measures remain in place?

A. These measures are designed to be sustainable. TSA will continuously review these measures to ensure the highest levels of security.

### Q. Is the list of 14 countries of concern still in use?

A. These measures supersede the list of countries of concern put in place as an emergency measure on January 3, 2010. The enhanced security measures that are going into effect are tailored to intelligence about potential threats and are focused on all passengers from all countries. They are part of a dynamic, threat based process covering all passengers traveling to the United States while focusing security measures in a more effective and efficient manner to ensure the safety and security of all those traveling by air to the U.S.

### Q. How does this change the posture of the current system?

A. It's a strengthening of the system. These new, more flexible security protocols are tailored to reflect the most current information available to U.S. authorities and are based on real-time, threat-based intelligence that will now be applied to all passengers traveling to the United States.

### Q. What can passengers expect to see at airports?

A. Passengers traveling to the U.S. from international destinations may notice enhanced security and screening measures throughout the passenger check-in and boarding process which could include explosives trace detection, use of advanced imaging technology, canine teams or pat downs, among other security measures to keep air travel safe.

### Q. Are you working with the international community to encourage the use of enhanced screening technology?

A. The terrorist threat to global aviation is a shared challenge and ensuring aviation security is a shared responsibility. TSA works closely with international partners to share best practices for security checkpoints, air cargo screening, employee security procedures, checked baggage screening, behavior detection and explosive detection technology. A number of nations, including Australia, Canada, Italy, Netherlands, Nigeria, and the United Kingdom, have followed the U.S. lead to enhance aviation security by accelerating testing and deployment of advanced imaging technologies at their largest airports, and are strengthening behavior detection, explosive detection and information sharing capabilities.

### Q. If a passenger does not wish to be screened using advanced imaging technology, do they have options?

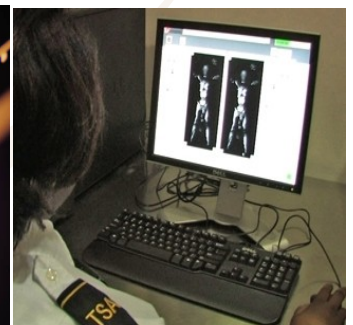
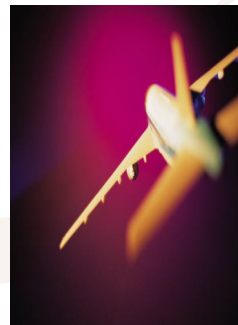
A. This technology is optional to passengers in the U.S. Passengers who opt out of imaging technology screening will go through alternative screening, including same-gender pat downs. Passengers flying to the U.S. from international destinations should check with the country from which they are flying regarding that nation's policies. For more information on use of advanced imaging technology in the U.S., visit [www.tsa.gov](http://www.tsa.gov).

### Q. What if a country does not have the latest technology such as explosives trace detection or advanced imaging technology?

A. Passengers traveling internationally to the U.S. on last point of departure flights will be screened using other enhanced measures that could include a pat down and bag search among other measures.

### Q. Will the majority of passengers still receive enhanced screening?

A. To more effectively mitigate evolving terrorist threats, the new security directive utilizes multiple, random layers of security, both seen and unseen, and all passengers may be subject to enhanced screening.



## For Travelers

access the following link: [http://www.tsa.gov/press/happenings/simplifying\\_laptop\\_bag\\_procedures.shtml](http://www.tsa.gov/press/happenings/simplifying_laptop_bag_procedures.shtml)

- Prepare your 1 quart-sized, clear, plastic, zip-top bag of liquids before arriving at the airport. For more information on liquid rules: 3-1-1 for carry-ons, access this link <http://www.tsa.gov/311/>
- Pack all your coats and jackets in your checked baggage when possible. All coats and jackets must go through the X-ray machine for inspection.
- Do not wrap gifts. If a security officer needs to inspect a package, they may have to unwrap your gift. Please wait until you've reached your final destination to wrap gifts.
- Film. Undeveloped film should go in your carry-on bag. You will be able to declare film that is faster than 800-speed to a transportation security officer for physical inspection to avoid being X-rayed.
- When in doubt, leave it out. If you're not sure about whether you can bring an item through the checkpoint, put it in your checked bag or leave it at home. Access the following link for a list of prohibited items: <http://www.tsa.gov/travelers/airtravel/prohibited/permitted-prohibited-items.shtm>

- Pack an organized carry-on bag using layers – a layer of clothes, then electronic, more clothes, and then any heavier items. This will help transportation security officers see what's in your bag. Innocent items can actually appear to be potential threats in an X-ray image, simply by the way they're packed.
- Do not pack oversized electronics (laptops, full-size video game consoles, DVD players and video cameras that use cassettes) in your checked baggage when possible. However, please be advised that you will be required to remove these items from your carry-on bag and submit them separately for x-ray screening. Small electronics, such as iPods, can remain in your carry-on. For more information on “checkpoint friendly” laptop bag procedures,

Transportation security officers have to identify any metal that is detected at the checkpoint. If the metal detector alarms when you pass through, you will be required to undergo additional screening. This includes a hand-wand and pat-down inspection.

- Keys, loose change, mobile phones, pagers, and personal data assistants (PDAs)
- Heavy jewelry (including pins, necklaces, bracelets, rings, watches, earrings, body piercings, cuff links, lanyards or bolo ties)
- Clothing with metal buttons, snaps or studs
- Metal hair barrettes or other hair decoration
- Belt buckles
- Under-wire bras

**Body Piercings.** Certain metal body piercings may cause you to alarm at the metal detector, which will result in you getting additional screening. If additional screening is required, you may ask to remove your body piercing in private as an alternative to the pat-down search.

How To Pack	How NOT To Pack
<p>A collection of personal items including flip-flops, a hairbrush, a hair dryer, a camera, a calculator, and a mouse are each placed in their own individual clear plastic bag.</p>	<p>The same collection of items from the left panel is shown crammed together in a single, disorganized clear plastic bag.</p>
<h2 style="text-align: center;">3-1-1 for Carry-Ons</h2>	
<p style="text-align: center;"><i>Play Your Part +</i></p>	
<div style="background-color: #007bff; color: white; padding: 10px;"> <div style="font-size: 4em; float: left; margin-right: 10px;">3</div> <div> <p><b>3 ounce or smaller containers of liquid or gel</b></p> <p>More than 3 ounces permitted in checked baggage</p> </div> </div> <div style="margin-top: 10px;"> <div style="float: left; width: 40%;">Container size is a security measure</div> <div style="float: right; text-align: center;"> </div> </div>	<div style="background-color: #007bff; color: white; padding: 10px;"> <div style="font-size: 4em; float: left; margin-right: 10px;">1</div> <div> <p><b>1 quart-size, clear plastic, zip-top bag holding 3 ounce or smaller containers</b></p> </div> </div> <div style="margin-top: 10px;"> <div style="float: left; width: 40%;">Bag limits total volume per person</div> <div style="float: right; text-align: center;"> </div> </div>
	<div style="background-color: #007bff; color: white; padding: 10px;"> <div style="font-size: 4em; float: left; margin-right: 10px;">1</div> <div> <p><b>1 bag per traveler placed in bin</b></p> </div> </div> <div style="margin-top: 10px;"> <div style="float: left; width: 40%;">Isolating liquids speeds screening</div> <div style="float: right; text-align: center;"> </div> </div>



# How to get through the Line Faster

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**Head Coverings.** You are permitted to wear head coverings and religious garments during the screening process. You may be directed to additional screening if your headwear or clothing (religious or otherwise) is loose fitting or large enough to hide prohibited items. For more information, [http://www.tsa.gov/travelers/airtravel/assistant/editorial\\_1037.shtm](http://www.tsa.gov/travelers/airtravel/assistant/editorial_1037.shtm).

**Shoes.** Travelers are required to remove their shoes before entering the walk-through metal detector at all U.S. airports and put them through the x-ray machine for inspection. This allows officers to see if the shoes have been tampered with in any way.

## Acceptable Documents

The items you'll need to present to a Transportation Security Officer at the checkpoint are:

- Boarding pass
- Identification (access [www.tsa.gov/assets/pdf/apis\\_documents.pdf](http://www.tsa.gov/assets/pdf/apis_documents.pdf))

We encourage each adult traveler to keep his/her airline boarding pass and government-issued photo ID available until exiting the security checkpoint (children are not required to show identification).

If you do not have identification (if it is lost, stolen, etc.), you will be required to provide the document checking officer with some information to help verify your identity. This will slow down your screening process and will result in additional screening.

## Hassle-Free Security Tips

- **Arrive on time.** Arrival time recommendations vary by airline and day of travel, so check with your carrier. Remember to give yourself adequate time to check your baggage and move through security.
- **Wear slip-on shoes.** This will allow you to take them off and put them back on quickly, without having to sit down.
- **Pets.** Please remove all animals from their carrying cases and send the case through the X-ray machine. Hold your pet in your arms and proceed through the metal detector.
- **Children.** Please take your infants and children out of baby carriers and strollers and take them through the metal detector with you. Strollers and baby carriers go through the X-ray machine with your bags. If possible, collapse your stroller before you get to the metal detector. For more information about traveling with children, access this link: <http://www.tsa.gov/travelers/airtravel/children/index.shtm>
- **Think before you speak.** Belligerent behavior, inappropriate jokes and threats will not be tolerated. They will result in delays and possibly missing your flight. Local law enforcement may be called as necessary.

## Helpful Videos

Make your screening experience as smooth as possible. Select a video to help you understand the screening process.

- [Step-By-Step Screening \(www.tsa.gov/assets/mov/passenger\\_guidance\\_step\\_by\\_step.wmv\)](http://www.tsa.gov/assets/mov/passenger_guidance_step_by_step.wmv)
- [Female business traveler \(www.tsa.gov/assets/mov/passenger\\_guidance\\_business\\_woman.wmv\)](http://www.tsa.gov/assets/mov/passenger_guidance_business_woman.wmv)
- [Male business traveler \(www.tsa.gov/assets/mov/passenger\\_guidance\\_business\\_man.wmv\)](http://www.tsa.gov/assets/mov/passenger_guidance_business_man.wmv)
- [Traveling with a baby or small child \(www.tsa.gov/assets/mov/passenger\\_guidance\\_formula.wmv\)](http://www.tsa.gov/assets/mov/passenger_guidance_formula.wmv)
- [Travelers with special needs \(www.tsa.gov/assets/mov/passenger\\_guidance\\_special\\_needs.wmv\)](http://www.tsa.gov/assets/mov/passenger_guidance_special_needs.wmv)
- [Ad Council 3 Simple Steps to Security Video \(mfile.akamai.com/25703/wmv/tsagov.download.akamai.com/25703/htdocs/assets/wmv/vid1\\_3steps.asx\)](http://mfile.akamai.com/25703/wmv/tsagov.download.akamai.com/25703/htdocs/assets/wmv/vid1_3steps.asx)



# New and Improved National Resource Directory for Military and Veteran Communities



Washington, DC – The U.S. Departments of Defense, Labor and Veterans Affairs, as part of their continued commitment to our Nation's Service Members, Veterans, and their families, launched a new and improved National Resource Directory ([www.nationalresourcedirectory.gov](http://www.nationalresourcedirectory.gov)).

This free online tool provides access to thousands of services, programs and resources at the national, state and community level. The Web site has a fresh look with many key features that include an improved search engine, Really Simple Syndication (RSS) news feeds, subscriptions to e-mail updates, and new subject areas such as "Homeless Assistance."

The National Resource Directory is designed to serve a broad base of users including Wounded Warriors, Service Members, Veterans, their families and caregivers. In addition, it provides a useful tool for supporting service providers, such as Recovery Care Coordinators, Federal Recovery Coordinators, health care providers and case managers at Veterans Service Organizations.

"(The National Resource Directory) is wonderful," says Cara Hammer, an Army Veteran who served in support of Operation Iraqi Freedom. "I've been using it pretty regularly. It is very comprehensive and fool proof – I love it."

The new features allow the Military and Veteran community to identify and stay informed about the thousands of resources that are available



to them as well as browse for information they may not have known about in the past. Additionally, a faster, more accurate search engine provides the tools to sort results by subject area, audience and government or non-government resources to ensure users locate exactly what they want, without having to sort through thousands of links themselves.

For more than a year, the National Resource Directory has provided Wounded Warriors, transitioning Service Members and Veterans, and those who support them with quick and easy access to resources they need. Resources on the National Resource Directory are vetted and must meet the participation policy standards before being added. This ensures that all the posted resources are relevant and from reputable sources.

The new National Resource Directory is simple, easy-to-navigate and even more relevant to the needs of the Wounded Warrior, Veteran and caregiver communities. It also contains "In the News" and "Spotlight" features to highlight important news and updates. To tell friends and family about the new National Resource Directory, use the "Bookmark and Share" function to post updates on more than 200 social media networks such as Facebook or Twitter.

To learn more about the National Resource Directory's new features, and to explore the thousands of resources provided, visit the Web site.



[www.nationalresourcedirectory.gov](http://www.nationalresourcedirectory.gov)

**A comprehensive Web site that provides quick and easy access to thousands of resources nationwide**



Join the over 8,000 followers of tweets from the U.S. Department of State's Bureau of Consular Affairs and over 4,000 followers of the U.S. Embassy, Manila's Facebook site. Using Twitter and Facebook, will keep you up to date on Travel Alerts and Travel Warnings around the world. Sign up at the following website:

## Twitter

<http://twitter.com/TravelGov>;

## Facebook

<http://www.facebook.com/pages/Manila-Philippines/US-Embassy-Manila-Philippines/157551009622>

# EXPECT THE UNEXPECTED



The Department of State strongly urges Americans to consult with their medical insurance company prior to traveling abroad to confirm whether their policy applies overseas and if it will cover emergency expenses such as a medical evacuation. If necessary, Americans should consider secondary medical coverage for the trip.

## Insurance, Medicare & Medicaid, Medical Evacuation

Obtaining medical treatment and hospital care abroad can be expensive, and medical evacuation to the U.S. can cost more than \$50,000. Note that U.S. medical insurance is generally not accepted outside the United States, nor do the Social Security Medicare and Medicaid programs provide coverage for hospital or medical costs outside the United States.

If your insurance policy does not cover you abroad, it is a good idea to consider purchasing a short-term policy that does. There are health insurance policies designed specifically to cover travel. Many travel agents and private companies offer insurance plans that will cover health care expenses incurred overseas including emergency services such as medical evacuations. The names of some of the companies offering short-term health and emergency assistance policies are listed on the Bureau of Consular Affairs website at [http://travel.state.gov/travel/tips/brochures/brochures\\_1215.html](http://travel.state.gov/travel/tips/brochures/brochures_1215.html).

To facilitate identification in case of an accident, complete the information page on the inside of your passport providing

the name, address and telephone number of someone to be contacted in an emergency.

## Bringing Medications or Filling Prescriptions Abroad

A traveler going abroad with a preexisting medical problem should carry a letter from the attending physician, describing the medical condition and any prescription medications, including the generic names of prescribed drugs. Any medications being carried overseas should be left in their original containers and be clearly labeled. Travelers should check with the foreign embassy of the country they are visiting to make sure any required medications are not considered to be illegal narcotics. (A listing of foreign embassies and consulates in the U.S. is available on the Department of State's website at <http://www.state.gov/s/cpr/rls/dpl/32122.htm>. Foreign embassy and consulate contact information can also be found on the Country Specific Information for each country.)

If you wear eyeglasses, take an extra pair with you. Pack medicines and extra eyeglasses in your hand luggage so they will be available in case your checked luggage is lost. To be extra secure, pack a backup

supply of medicines and an additional pair of eyeglasses in your checked luggage.

If you have allergies, reactions to certain medications, foods, or insect bites, or other unique medical problems, consider wearing a "medical alert" bracelet. You may also wish to carry a letter from your physician explaining required treatment should you become ill.

Information on filling a prescription abroad and other health issues may be found at [http://travel.state.gov/travel/tips/brochures/brochures\\_1215.html](http://travel.state.gov/travel/tips/brochures/brochures_1215.html).

## Why should I be concerned about medical coverage abroad?

- The Social Security Medicare Program does not provide coverage for hospital or medical costs outside the United States of America.
- Many health insurance plans do not provide coverage overseas. Those that provide "customary and reasonable" hospital costs abroad may not pay for your medical evacuation back to the United States which can easily cost \$10,000.00 and up depending on your location and medical condition.
- Many foreign doctors and hospitals require payment in cash prior to providing service.
- Uninsured patients may be refused service.
- Countries with socialized medicine may not provide full services to non-residents.
- Payment of hospital and other expenses abroad is the responsibility of the traveler.
- See [www.travel.state.gov](http://www.travel.state.gov) to view the Philippine Country Specific Information

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# EXPECT THE UNEXPECTED

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## What questions should I ask my health insurance company?

- Does this insurance policy cover emergency expenses abroad such as returning me to the United States for treatment if I am seriously ill?
- Does this insurance cover high-risk activities such as parasailing, mountain climbing, scuba diving and off-roading?
- Does this policy cover pre-existing conditions?
- Does the insurance company require pre-authorizations or second opinions before emergency treatment can begin?
- Does the insurance company guarantee medical payments abroad?
- Will the insurance company pay foreign hospitals and foreign doctors directly?
- Does the insurance company have a 24-hour physician-backed support center?

Senior citizens may wish to contact the American Association of Retired Persons (<http://www.aarp.org/health/insurance/>) for information about foreign medical care coverage with Medicare supplement plans.

## Can the U.S. government assist me if I become disabled overseas?

- If an American becomes ill or is seriously injured abroad, a U.S. consular officer can assist in locating appropriate medical services and informing family or friends.



- If necessary a consular officer can also assist in the transfer of funds from the United States.
- Payment of hospital and other expenses is the responsibility of the traveler.
- For more information, go to [http://travel.state.gov/travel/tips/brochures/brochures\\_1215.html](http://travel.state.gov/travel/tips/brochures/brochures_1215.html).

## Where do I find a list of physicians in the Philippines?

Access the following link to the official website of the U.S. Embassy in Manila, Philippines for a list of Doctors and Hospitals: <http://manila.usembassy.gov/wwwhlmed.html>

## What's the difference between Travel Insurance and Travel Medical Insurance?

- Travel Insurance insures your financial investment up to the amount of your policy limits.
- Travel Medical Insurance insures you if you become ill and need medical attention while living or traveling abroad.

## What insurance information should I carry with me abroad?

Carry both your insurance policy identity

card as proof of your insurance and a claim form.

**Where do I find a list of U.S.-based Air Ambulance/Med-Evac companies? Foreign-based Air Ambulance/Med-Evac companies? U.S. Based Travel Insurance Companies? Foreign based Travel Insurance companies? Personalized Medical Services? Medical Escorts?**

- Please access the following link: [http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_1470.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_1470.html)

• *Note: Several private organizations will provide medical information and insurance for overseas travelers. Most charge a fee for this service. The list provided on the link is **FOR INFORMATIONAL PURPOSES ONLY** and in no way constitutes an endorsement, expressed or implied, by the Department of State.*



# U.S. Visa Fee Increased on June 4, 2010



*On June 4, 2010, the U.S. Department of State increased Machine-Readable Visa (MRV) fees to ensure sufficient resources to meet the increasing cost of processing nonimmigrant visas.*

*The new fee for tourist/business visas (B1/B2 category), seafarer/crew visas (C1/D), student visas (F), and exchange visitor visas (J) will be \$140 or the equivalent in pesos. The new MRV fee for work visas (H, L, O, P, Q, and R categories) will be \$150. Trader/investor visas (E) will rise to \$390. Fiancé/Spouse (K) visas will be \$350. All other nonimmigrant categories will be \$140. Please see the fee schedules below.*

*Visa applicants with appointment interview dates on or after Friday, June 4, will be required to pay the new fees.*

**If an applicant has already paid a visa fee of \$131 but has an appointment on or after June 4:**

All applicants with an interview date of June 4 or later must pay the full MRV fee, even if they have already made an appointment and paid at the old rate of \$131. The Embassy requests that visa applicants who have already paid the MRV fee of \$131 for an appointment scheduled after June 4 pay for the difference in fees at the same bank branch where they made the initial \$131 payment. For instance, if an applicant has already made a visa interview appointment for a tourist visa for Friday, June 4, and paid the MRV fee of \$131, the applicant will need to pay the difference of \$9 before arriving at the Embassy on the appointment date. Applicants for other visa categories will need to pay the appropriate incremental fee difference. Applicants will need to present both blue MRV fee receipts when arriving at the Embassy (in this example, receipts for \$131 and \$9). Applicants will not be allowed to enter the Embassy for their interview unless the full MRV fee has been paid.

## The New On-Line Visa Application Form

Please note that the Embassy converted to an on-line visa application form, known as the DS-160, to replace paper application forms. The DS-160 is a form that has been in use at many other U.S. embassies and consulates for several months. The U.S. Embassy in Manila's conversion to the on-line form is unrelated to the worldwide visa fee increase.



Please see the Embassy website at

<http://manila.usembassy.gov/www3024.html>

for information about the DS-160 on-line application form and instructions.



## Visa Fee Schedules after June 4, 2010:

- \$140 – B1/B2, C1/D, F, J, and all other NIV categories not listed below (Visitor/Transit/Student)
- \$150 – H, L, O, P, Q, and R (Temporary Worker)
- \$350 – K (Fiancée)
- \$390 – E (Investor/Trader)



# Ready for Mid-Term Elections?



## New Law Makes Absentee Voting Easier for Overseas

On October 28, 2009, Congress enacted the Military and Overseas Voter Empowerment (MOVE) Act. This legislation amends existing laws regarding overseas voting in federal elections, and should make voting easier for overseas Americans.

### New Procedures for 2010 Elections

Beginning with the November 2010 general election, and for all subsequent general, special, and primary elections, states will be required to mail out ballots at least 45 days prior to an election for a federal office. This requirement may cause some states to select earlier primary dates in order to comply with the 45 day mailing deadline, or to request waivers due to special circumstances.

In addition to mailing ballots to overseas voters, the states will be required, at the voter's request, to provide registration forms, absentee ballot request forms, and blank ballots via fax or email. However, each state's laws determine whether ballot requests or voted ballots can be returned via fax or email. The new law prohibits states from rejecting marked ballots based on notarization, paper size, or paper weight requirements. The witnessing requirements of individual states remain in place.

### Overseas Absentee Ballot Requests

Effective immediately, states will no longer be required by federal law to continue to mail election materials to overseas addresses (even when they are determined to be invalid) for two complete general election cycles on the basis of a single ballot request. It will now be up to each state to determine how long to continue to send out election materials before requiring overseas voters to submit new ballot requests. This change, sought by local election officials, should greatly decrease the volume of voting materials sent abroad to addresses where Americans no longer reside.

### State Department Recommendations

In light of these changes, the Department of State recommends that all U.S. voters residing abroad request absentee ballots from their local election officials at the start of each calendar year, and whenever there is a change of address, change of e-mail address, or change of name, by completing and sending in a Federal Post Card Application (FPCA). To locate information on your specific state's requirements, and to obtain an on-line version of the FPCA, please visit [www.fvap.org](http://www.fvap.org). Voters may also pick up a hard copy of the FPCA from the embassy in Manila. FPCAs may be mailed to your local voting officials in the United States via international mail or from any U.S. embassy or consulate. Many states allow U.S. citizens overseas to submit the FPCA by e-mail or fax.

The Department of State strongly encourages all U.S. overseas voters to provide email addresses or fax numbers on their FPCAs to enable local election officials to transmit election materials in the fastest manner available, which should then allow sufficient time for the return of voted ballots. For information regarding your specific state, please visit

### Emergency Ballots

The Federal Write-In Absentee Ballot (FWAB) serves as an emergency ballot for the November general elections for federal offices, although some states also permit its use for elections for state and local offices. Beginning in January 2011, the new law allows use of the FWAB for primary, special, and runoff elections for federal offices. Voters who request an absentee ballot in advance of their state's ballot request deadline, but who fail to receive an official ballot from local election officials in time to vote, should complete the Federal Write-In Absentee Ballot and send it back to local election officials in time for it to be counted. An on-line version of the FWAB, together with instructions for its use, is available at [www.fvap.gov](http://www.fvap.gov).

### Questions?

The Voting Assistance Officer at the U.S. Embassy Manila is also always available to answer questions about absentee voting. To contact the Voting Assistance Officer, call (63-2) 301-2246 or 2567 or send an e-mail to [ACSInfoManila@state.gov](mailto:ACSInfoManila@state.gov).



### **COMING SOON**

#### **Online Appointments for ACS!**

American Citizen Services in Embassy Manila will be moving to an appointment-only system to allow us to plan and adjust for fluctuating demand. This new system will also cut down on the time you spend in the embassy waiting rooms! The change will affect both passport and notarial services and will make for a smoother, more predictable visit to the embassy.

Please check our website for any future notices about making appointments.

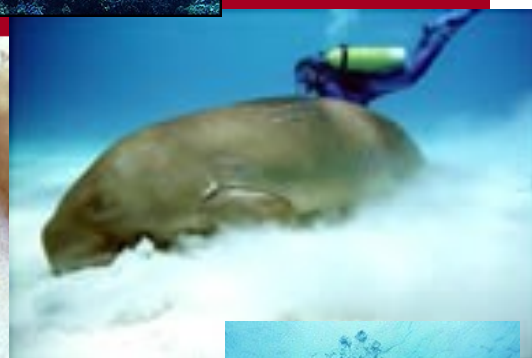
Scuba diving is a tremendously popular sport in the Philippines. The beautiful and foreign underwater world brings with it some inherent dangers. Very serious injuries occur and fatalities are not unknown. Most deaths result from drowning and many of those drowning are a result of pre-existing medical conditions, such as cardiovascular disease, substance abuse, etc. Decompression illness (DCI), also known as the bends, is especially common in those who do not follow the well-defined rules of diving. It occurs because air bubbles collect in tissues and joints because of too rapid ascent from pressurized ocean depths. Although scuba diving can never be made completely safe, the following guidelines should be observed whether you are a beginner or a seasoned, certified diver:

- Before each dive, the diver must review his or her medical condition in terms of any possible factors that would increase the chance of problems. Your dive instructor or dive master is often a source of information.
  - You must be trained and certified to be a safe diver.
  - Diving is absolutely inadvisable during pregnancy. It carries a small risk for the mother and a larger one for the fetus.
  - A diver should not simply dismiss seemingly "minor symptoms" of DCI like disorientation, fatigue, minor joint pain, or mottled skin. They might just disappear. On the other hand, they might well lead to much worse problems. Most DCI episodes occur when time and depth limits have been exceeded. Occasionally they happen when the diver sticks strictly to the guidelines.
  - As a standard rule, wait 24 hours between your last dive and an airplane flight.
  - Once DCI is suspected, check in with a medical facility if feasible. If not available, seek help in your resort area. Transportation to the nearest hyperbaric chamber may be necessary.
  - Location of Decompression Facilities
1. There is a new facility in Quezon City. It is located in the AFP Medical Center, V. Luna Road, Quezon City. Tel # (632) 426-2709 loc. 6245. Contact persons are Sgt. Ricardo Ningua (Cell # 0919-572-2676) and Dr. Benjamin Luna (Cell # 0917-834-8363).
  2. VISCOS Station Hospital, Camp Lapu-lapu, Lahug in Cebu City. Major Reynaldo R. Cruz Mobile #: (0906) 498-0703; Mamerto Ortega Tel # (63-32) 233-4942
  3. AFP Search & Rescue Facilities, GHQ, Philippine Air Force, Villamor Air Base, Pasay City, Metro Manila can provide evacuation assistance. Tel # (63-2) 911-7996 or 911-6385.

Scuba diving can be a highly enjoyable pastime in the Philippines. However, it can have devastating effects when not practiced safely.



# Scuba Diving in the Philippines







## **U.S. Embassy, Manila**

**1201 Roxas Blvd.,**

**Ermita, Manila**

**Philippines 1000**

**Tel: (632) 301-2000**

**Website: [manila.usembassy.gov](http://manila.usembassy.gov)**

**Consul General: Karen L. Christensen**

### AMERICAN CITIZEN SERVICES

**ACS Chief: Michael E. Garrote**

**Office: (63) (2) 301-2246 or 2567**

**Fax: (63) (2) 301-2017**

**Email: [ACSInfoManila@state.gov](mailto:ACSInfoManila@state.gov)**

### Passports

***SOON by appointment only (See our website for updates)***

Mon through Fri 7:30am - 11:00am

Information by phone: M-F, 2-4pm x2555

For applications: FedEx - 02-879- 4747

### Citizenship and Birth Registration

By appointment only

Information by phone: M-F, 2-4pm x2532

For applications: FedEx - 02-879-4747

### Notary Services

***SOON by appointment only (See our website for updates)***

Mon through Fri 7:30am - 10:00am

### Legal Capacity to Marry

Mon through Fri 7:30am - 10:00am

### Emergencies

For emergencies after office hours, please call (63) (2) 301-2000 and ask for the Duty Officer.

### **For further information, visit:**

<http://manila.usembassy.gov>

Email: [acsinfomanila@state.gov](mailto:acsinfomanila@state.gov)

### Virtual Consulate Davao:

<http://www.usvirtualconsulatedavao.org.ph>

### Online Registration:

<https://travelregistration.state.gov>

### Cebu Consular Agency

Waterfront Hotel, Lahug, Cebu City

Mon through Fri, 9:00am - 11:00am

Tel: (63) (32) 231-1261

Fax: (63) (32) 231-0174

### Important Links:

U.S. Department of State's Worldwide Caution: [http://travel.state.gov/travel/cis\\_pa\\_tw/pa/pa\\_4787.html](http://travel.state.gov/travel/cis_pa_tw/pa/pa_4787.html)

Philippine Country Specific Information: [http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_999.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_999.html)

Travel Warning—Philippines: [http://travel.state.gov/travel/cis\\_pa\\_tw/tw/tw\\_2190.html](http://travel.state.gov/travel/cis_pa_tw/tw/tw_2190.html)



## U.S. Embassy, Manila

1201 Roxas Blvd.,

Ermita, Manila

Philippines 1000

Tel: (632) 301-2000

Website: [manila.usembassy.gov](http://manila.usembassy.gov)

# 2010 HOLIDAY CALENDAR

## HOLIDAY

Independence Day (PHIL)

Independence Day (U.S.)

Ninoy Aquino Day (PHIL)

National Heroes Day (PHIL)

Labor Day (U.S.)

Eid-ul-Fitr (subject to proclamation-PHIL)

Columbus Day (U.S.)

All Saints' Day (PHIL)

Veterans Day (U.S.)

Thanksgiving Day (U.S.)

Bonifacio Day (PHIL)

Christmas Day (U.S./PHIL)

Rizal Day (PHIL)

New Year's Day (U.S./PHIL)

## LEGAL DATE

Saturday, June 12

Sunday, July 4

Saturday, August 21

Monday, August 30

Monday, September 6

TBD

Monday, October 11

Monday, November 1

Thursday, November 11

Thursday, November 25

Tuesday, November 30

Saturday December 25

Monday, December 27

Saturday, January 1

## CLOSING DATE

Monday, June 14

Monday, July 5

Monday, August 23

Monday, August 30

Monday, September 6

TBD

Monday, October 11

Monday, November 1

Thursday, November 11

Thursday, November 25

Tuesday, November 30

Friday, December 24

Monday, December 27

Friday, December 31